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April 18, 2023

Brad J. Sadek, Esquire  
1500 JFK Boulevard  
Suite 220  
Philadelphia, PA 19102



RE: PENNYMAC LOAN SERVICES, LLC  
vs.  
Milagros Ortiz  
Chapter 13, Case No. 19-17496 MDC  
Type of Action: **Notice of Default**

Dear Mr. Sadek:

The enclosed stipulation executed by the parties in the above referenced matter requires the Debtors to remain current on the monthly post petition mortgage payments. However, as of the 04/12/23, PennyMac Loan Services, LLC has not received the following payments:

Item	Quantity	From	To	Amount	
Payments:	1	1/1/23	1/1/23	\$806.57	\$806.57
Payments:	3	2/1/23	4/1/23	\$799.90	\$2,399.70
Attorney Fees for this Notice of Default:					\$100.00
Less: Debtor Suspense:					\$0.00
<b>TOTAL:</b>					<b>\$3,306.27</b>

Therefore, the Debtors are currently in default of the agreed stipulation. The amount needed to cure the default is stated above, and payment must be made in certified funds, money orders or cashier's check.

In accordance with the stipulation, this shall serve as fifteen (15) days written notice of default. If the default is not cured within fifteen (15) days of the date of this letter, then my client may certify the default to the Court and an Order will be entered granting relief from the automatic stay.

Payments should be sent to: PennyMac Loan Services, LLC  
P.O. Box 660929  
Dallas, TX 75266-0929

**Please note - An additional \$799.90 will come due on 05/01/2023.**

Acceptance of partial payments will not constitute a waiver of Movant's rights to pursue the default in the event the funds remitted are not enough to cure the entire default.

If you have any questions, please contact my office.

Very truly yours,

/s/ Karina Velter, Esquire  
Karina Velter, Esquire

Enclosure  
kv/khp  
19-0336

cc: Milagros Ortiz  
5017 Loretto Avenue  
Philadelphia, PA 19124

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